

# Flexible Spending Account (FSA)

## Frequently Asked Questions



### What is a Flexible Spending Account?

Your employer has established a Flexible Spending Account (FSA) with MidAmerica to allow you to set aside money on a pre-tax basis to pay for eligible medical expenses.

### Am I eligible to participate in the plan?

Yes, all employees are eligible to participate in the plan.

### When can I enroll in the FSA?

Your open enrollment period is from October 1 – October 31. Please reference the Open Enrollment Kit for specific information about the enrollment process.

### How can I contribute to my FSA?

Your FSA contribution amount will be determined by your FSA election each year. These contributions are deducted in equal installments from your paycheck. You can allocate your election based on the following:

- Health Care Reimbursement Account (HCRA)
- Dependent Care Reimbursement Account (DCRA)

### What are the contribution limits?

Applicable maximum dollar amounts are as follows:

- HCRA participants may contribute as much as \$2,700 (IRS maximum) per year
- DCRA participants may contribute as much as \$5,000 (IRS maximum) per year

### Can I change my election amount?

Your election amount is binding for the entire plan year unless you have a qualifying event. However, you may change your election amount during the following year's enrollment.

### When am I able to use my funds?

Your FSA funds are available immediately at the beginning of each plan year. Your plan year runs from January 1 – December 31. Funds in your FSA must be exhausted prior to requesting reimbursements from an HRA.

### Am I able to submit claims for reimbursement after the end of the plan year?

You will have 90 days after the end of the plan year to submit any eligible claims for reimbursement that were incurred during the plan year. This means, for your plan, you will have until March 31.

## What happens to my unused funds at the end of the 90 days?

You are able to carry over up to \$500 of your unused funds to the following plan year. Any amount in excess of the \$500 carryover will be forfeited.

## Can I still submit claims if I no longer work for Penn Cambria School District?

Yes. You will have 90 days after you separate from service to submit expenses that were incurred during the plan year prior to your separation date.

## How can I view my account balance and transaction history?

Please log into your secure online account through [www.mywealthcareonline.com/midamerica](http://www.mywealthcareonline.com/midamerica). You will need your Employee ID (which is your Social Security Number) and your Employer ID to register. Your Employer ID is MRSPNCAMBRIA.

## Questions?

For questions regarding forms, statements, contributions and claims, contact MidAmerica Administrative & Retirement Solutions (MidAmerica), the plan administrator, at (855) 329-0095 or email us at [healthaccountservices@mymidamerica.com](mailto:healthaccountservices@mymidamerica.com).

If submitting paper forms, send to:

MidAmerica Administrative & Retirement Solutions

Attn: FSA Department

P.O. Box 24927

Lakeland, Florida 33802

Fax: (863) 577-4460

[claims@mymidamerica.com](mailto:claims@mymidamerica.com)

